

<b>Information to identify the case:</b>			
Debtor 1:	<b>Altagracia D Matos</b>		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	20-19404-VFP		
	Social Security number or ITIN:	xxx-xx-1226	
	EIN:	--_--_--	
	Social Security number or ITIN:	----	
	EIN:	--_--_--	
	Date case filed in chapter:	13	8/10/20
	Date case converted to chapter:	7	9/29/20

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Altagracia D Matos	
2. All other names used in the last 8 years		
3. Address	46 Elliott St FL 1 Newark, NJ 07104	
4. Debtor's attorney Name and address	Yakov Rudikh Rudikh and Associates 223 Route 18 South Suite 204 East Brunswick, NJ 08816	Contact phone 732-659-6961 Email: rudikhlawgroup@gmail.com
5. Bankruptcy trustee Name and address	Charles M. Forman Forman Holt 365 West Passaic St. Suite 400 Rochelle Park, NJ 07662	Contact phone 201-845-1000

For more information, see page 2 >

Debtor **Altagracia D Matos**

Case number **20-19404-VFP**

<b>6. Bankruptcy clerk's office</b>	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 973-645-4764  Date: 9/30/20
<hr/>		
<b>7. Meeting of creditors</b>	<b>October 29, 2020 at 10:30 AM</b>	Location:
<p><b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</b></p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
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<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
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<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 12/28/20</b>
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>		
<p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <p><b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b></p>		
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<p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		
<p><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors</p>		
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<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
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<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
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**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:  
Altagracia D Matos  
Debtor(s)

Case No. 20-19404-VFP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Sep 30, 2020

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2020:

Recip ID	Recipient Name and Address
db	+ Altagracia D Matos, 46 Elliott St FL 1, Newark, NJ 07104-3420
518921045	+ Essex County Special Civil Part, 465 Dr. Martin Luther King Jr., Newark, NJ 07102-1735
518921046	+ Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
518921047	+ Hayt Hayt & Landau, 2 Industrial Way West, P.O. Box 500, Eatontown, NJ 07724-0500
518921051	+ Lyons, Doughty, & Veldhuis, P.C., 136 Gaither Drive Suite 100, Mount Laurel, NJ 08054-2239
518921053	+ New Jersey Division of Taxation, P.O. Box 046, Trenton, NJ 08646-0046
518951683	New Residential Mortgage LLC, c/o NewRez LLC d/b/a Shellpoint Mortgage, PO Box 10826, Greenville, SC 29603-0826
518958069	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing, RAS CITRON, LLC, 130 CLINTON ROAD, SUITE 202, FAIRFIELD, NJ 07004-2927
518921055	+ Select Portfolio Svcin, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: rudikhlawgroup@gmail.com	Sep 30 2020 22:39:00	Yakov Rudikh, Rudikh and Associates, 223 Route 18 South, Suite 204, East Brunswick, NJ 08816
tr	+ Email/Text: charles.forman@txitrustee.com	Sep 30 2020 22:40:00	Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3017
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 30 2020 22:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 30 2020 22:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518921038	EDI: CAPITALONE.COM	Oct 01 2020 01:58:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
518921039	EDI: CAPITALONE.COM	Oct 01 2020 01:58:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
518929289	+ EDI: AIS.COM	Oct 01 2020 01:58:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518921041	+ EDI: CCS.COM	Oct 01 2020 01:58:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
518921042	+ EDI: DISCOVER.COM	Oct 01 2020 01:58:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
518921044	+ EDI: DCI.COM	Oct 01 2020 01:58:00	Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
518921049	EDI: IRS.COM		

District/off: 0312-2

User: admin

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Date Rcvd: Sep 30, 2020

Form ID: 309A

Total Noticed: 27

		Oct 01 2020 01:58:00	Internal Revenue Service, 44 South Clinton Ave., Trenton, NJ 08601
518921040	EDI: JPMORGANCHASE		
		Oct 01 2020 01:58:00	Chase Card, P.o. Box 15298, Wilmington, DE 19850
518921052	+ EDI: MID8.COM		
		Oct 01 2020 01:58:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
518968596	EDI: PRA.COM		
		Oct 01 2020 01:58:00	Portfolio Recovery Associates, LLC, c/o TJX, POB 41067, Norfolk VA 23541
518921054	+ EDI: PRA.COM		
		Oct 01 2020 01:58:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
518928251	EDI: NEXTEL.COM		
		Oct 01 2020 01:58:00	Sprint Corp, PO BOX 7949, OVERLAND PARK, KS 66207-0949
518923036	+ EDI: RMSC.COM		
		Oct 01 2020 01:58:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518930024	Email/Text: jennifer.chacon@spservicing.com		
		Sep 30 2020 22:41:00	U.S. Bank Trust National Association, as Trustee, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518921050	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court; Internal Revenue Service, P.O. Box 9052, Andover, MA 01810
518921048	*+	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518921043	##+	Ditech Financial Llc, Po Box 6172, Rapid City, SD 57709-6172

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2020

Signature: /s/Joseph Speetjens